UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P O Box 1450
Alexandria, Virginia 22313-1450
www uspto gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/771,358	01/27/2001	Randall F. Hornick	17243-00035	6083

7590 11/14/2008

John S. Beulick
Armstrong Teasdale LLP
One Metropolitan Sq., Suite 2600
St. Louis, MO 63102

EXAMINER	
MANSFIELD, THOMAS L	

ART UNIT	PAPER NUMBER
3624	

MAIL DATE	DELIVERY MODE
11/14/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	09/771,358	HORNICK ET AL.	
	Examiner	Art Unit	
	THOMAS MANSFIELD	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *25 August 2008*.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1,2,5-17,20-32,34-42,48,49,51-53,61-65,67-70 and 75-84* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☐ Claim(s) *1, 2, 5-17, 20-32, 34-42, 48, 49, 51-53, 61-65, 67-70, 75-84* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

Response to Amendments

1. This Continued Examination Office Action is in reply to the Request for Continued Examination filed on 25 August 2008.
2. Claims 1, 16, 31, 48, 61, 67, and 75-78 have been amended.
3. Claims 1, 2, 5-17, 20-32, 34-42, 48, 49, 51-53, 61-65, 67-70, and 75-84 are currently pending and have been examined.

Continued Examination Under 37 CFR 1.114

4. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 25 August 2008 has been entered.

Response to Arguments

5. Applicant's arguments filed 25 August 2008 have been fully considered but they are not persuasive.
6. Applicant submits that Libman (U.S. 5,987,434) in view of Fredell et al. (Fredell) (U.S. 6,678,698) does not teach or suggest in amended Claims 1, 16, 31, 48, 61, and 67: (1) a deal library, wherein the deal library for the deal includes an organizational structure for storing information therein that is automatically created based on the type of deal selected by the customer [see Remarks page 25, paragraph 1 through page 26, first paragraph], (2) identifying a prospective

customer of the business entity based on prospect information already stored within the database [see Remarks page 26 second paragraph], (3) creating a deal for the business entity to propose to the identified prospective customer, the proposed deal is specifically created and targeted by the business entity to the identified prospective customer and includes at least one of a loan, a lease, an equity stake, and a common equity [see Remarks page 26 second paragraph], (4) creating at least one of a web page and a portal customized for attracting the identified prospective customer to the proposed deal, wherein the at least one customized web page and portal includes a link to the proposed deal specifically created and targeted to the identified prospective customer, and wherein the at least one customized web page and portal is stored within the database [see Remarks page 26 second paragraph], and, (5) offering the at least one proposed deal to the identified prospective customer by displaying on the client system the at least one of the web page and portal customized for attracting the prospective customer to the at least one proposed deal proposed deal (See The Telemarketing Module, column 19, lines 38-57, column 13, lines 27-67 and figure 9, where the operator logs in to the system and communication between the operator and client takes place. In the virtual agent module, the system analyzes client information and determines the best packages to sell to the client. The client is then offered the resulting package of this analysis [see Remarks page 27, first paragraph].

7. With regard to argument (1), the Examiner respectfully disagrees. Libman teaches a deal library (client database), wherein the deal library for the deal includes an organizational structure (primary and secondary compensation, legal issues, demographic information pertaining to the client) for storing information therein that is automatically created based on the type of deal selected by the customer (factors selected by the system user and incorporated into the Virtual Agent) (see at least column 9, lines 40-67, column 12, lines 18-38, column 19, lines 35-57, and Figure 9 where based upon the client record information, various products are offered as choice 1 or choice 2).

8. With regard to argument (2), the Examiner respectfully disagrees. Libman teaches identifying (In Step C) a prospective customer of the business entity based on prospect information already stored within the database (retrieves or otherwise receives a set of client records from the client database) (column 10, lines 27- 54).

9. With regard to argument (3), the Examiner respectfully disagrees. Libman teaches creating a deal for the business entity to propose to the identified prospective customer, the proposed deal is specifically created and targeted by the business entity to the identified prospective customer and includes **at least one of** a loan (loan, mortgage), a lease, an equity stake, and a common equity (see The Telemarketing Module, column 19, lines 38-57, column 13, lines 27-67, column 11 lines 7-28 and figure 9, where the operator logs in to the system and communication between the operator and client takes place. In the virtual agent module, the system analyzes client information and determines the best packages to sell to the client. The client is then offered the resulting package of this analysis. The proposed deal can be a loan.)

10. With regard to argument (4), the Examiner respectfully disagrees. Libman teaches creating within the business profile (pre-defined database structure) (see at least column 8, lines 49-63) one of a web page and a portal customized (column 8, lines 1-3, where the internet may be utilized with the invention, which would include web pages and/or portals) for attracting the identified prospective customer to the proposed deal (See The Virtual Agent Module, column 10, lines 42-55 where the module analyzes the client information and selects the product most suited to the client per the client record information.), wherein the at least one customized web page and portal includes a link to the proposed deal specifically created and targeted to the identified prospective customer, and wherein the at least one customized web page and portal is stored within the database (See column 14 lines 10-47, column 18 lines 1-7, and Figure 2, where the Virtual Agent Module interacts with the Database Module which contains the client records and the various internet based interactions as noted in column 8, lines 1-3. Presentation to customers can be in various forms, including email and internet applications. This is the same as a web page, since email and internet applications can be created as web pages. These emails and

internet applications can include a method to enable a customer to respond. The specific example disclosed is a response email, which is the same as enabling a link that enables response communication).

11. With regard to argument (5), the Examiner respectfully disagrees. Libman teaches offering the at least one proposed deal to the identified prospective customer by displaying on the client system for the prospective customer (the output can be displayed, for visual inspection by the system user, client, etc.) (see at least column 14, lines 49-57) the at least one of the web page and portal customized for attracting the prospective customer to the at least one proposed deal proposed deal proposed by the business entity (See The Telemarketing Module, column 19, lines 38-57, column 13, lines 27-67 and figure 9, where the operator logs in to the system and communication between the operator and client takes place. In the virtual agent module, the system analyzes client information and determines the best packages to sell to the client. The client is then offered the resulting package of this analysis).

Claim Objections

12. Claim 52 is objected to because of the following informalities: Spacing between "48" and "wherein" is needed to correct the typographical error. Appropriate correction is required.

Claim Rejections - 35 USC § 112

13. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

14. Claims 2, 7, 9, and 14 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claims 2, 7, 9, and 14 recite the limitation, "wherein said step of prompting a <u>user</u> to create a business profile" (emphasis added). Claim 1 recites the limitation, "prompting an <u>administrator</u> associated with the business entity to create a business profile" (emphasis added). For examination purposes, the Examiner will interpret this limitation as, "wherein said step of prompting an administrator associated with the business entity to create a business profile". Clarification is required.

15. Claims 5 and 6 recite the limitation "wherein said step of accessing". There is insufficient antecedent basis for this limitation in the claim. For examination purposes, the Examiner will interpret these limitations as "further comprising a step of accessing". Clarification is required.

Double Patenting

16. The nonstatutory double patenting rejection is based on a judicially created doctrine grounded in public policy (a policy reflected in the statute) so as to prevent the unjustified or improper timewise extension of the "right to exclude" granted by a patent and to prevent possible harassment by multiple assignees. A nonstatutory obviousness-type double patenting rejection is appropriate where the conflicting claims are not identical, but at least one examined application claim is not patentably distinct from the reference claim(s) because the examined application claim is either anticipated by, or would have been obvious over, the reference claim(s). See, e.g., *In re Berg*, 140 F.3d 1428, 46 USPQ2d 1226 (Fed. Cir. 1998); *In re Goodman*, 11 F.3d 1046, 29 USPQ2d 2010 (Fed. Cir. 1993); *In re Longi*, 759 F.2d 887, 225 USPQ 645 (Fed. Cir. 1985); *In re Van Ornum*, 686 F.2d 937, 214 USPQ 761 (CCPA 1982); *In re Vogel*, 422 F.2d 438, 164 USPQ 619 (CCPA 1970); and *In re Thorington*, 418 F.2d 528, 163 USPQ 644 (CCPA 1969).

A timely filed terminal disclaimer in compliance with 37 CFR 1.321(c) or 1.321(d) may be used to overcome an actual or provisional rejection based on a nonstatutory double patenting ground provided the conflicting application or patent either is shown to be commonly owned with this application, or claims an invention made as a result of activities undertaken within the scope of a joint research agreement.

Effective January 1, 1994, a registered attorney or agent of record may sign a terminal disclaimer. A terminal disclaimer signed by the assignee must fully comply with 37 CFR 3.73(b).

1. Claims 1, 2, 5-17, 20-32, 34-42, 48, 49, 51-53, 61-65, 67-70, and 75-84 are rejected on the ground of nonstatutory obviousness-type double patenting as being unpatentable over claims 30-36, 39-43, 45, 46, 48-50, 52-54, 58, 75, 79, 80, 82-86, and 89 of U.S. Patent No. 7,430,535. Although the conflicting claims are not identical, they are not patentably distinct from each other because, for example, Claim 1 of the instant application is obvious over Claim 30 of the cited patent because Claim 1 recites the limitation, "prompting an authorized user associated with the business entity to create a deal and a deal library at the server system after the prospective customer has selected the proposed deal", Therefore it would have been obvious to one of ordinary skill in the art at the time of the invention to include a server system for a deal library. The benefit would be to aid in the electronic transfer and storage of data for the database or deal library once a customer or user has chosen the deal or proposal.

Claim Rejections - 35 USC § 103

17. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

18. Claims 1, 2, 5-16, 20-32, 34-42, 48-49, 51-53, 61-65, 67-70 and 75-84 are rejected under 35 U.S.C. 103(a) as being unpatentable over Libman (US 5,987,434) in view of Fredell et al (US 6,678,698).

As per claims 1, 16, 31, 48, 61 and 67, Libman teaches a method for offering and managing at least one deal process between a business entity and a customer using a server system coupled to a database and in communication with a client system and having a plurality of users, the server associated with the business entity, the business entity engaged in a business of offering at least one of products and services to prospective customers (See Figure 2 where the Core System communicates with the Administrative and Support System and the Service companies offer products to the clients. See column 7, lines 15-32.), said method comprising the steps of:

- prompting an administrator associated with the business entity to create a business profile at the server system for storing within the database (column 6, lines 42-45 and column 18, lines 10-17, where the user inputs information which is equivalent to a business profile as it performs an identical function in substantially the same manner with substantially the same results. The system enables administrative tasks and the automation of administrative tasks.), the business profile includes permissions granted to each user associated with the business entity for accessing information stored within the

database (column 6, lines 42-45 and column 19, lines 35-57, where decision criteria and module instructions are also entered which is equivalent to permissions as it performs an identical function in substantially the same manner with substantially the same results. Furthermore, operators of the system must have permissions to access information and this security feature is enabled by requiring operators to log on to the system.);

- identifying a prospective customer of the business entity (column 8, lines 49- column 9, lines 40, where the client record contains customer information such that the business can identify the particular client based upon the provided information);
- creating a deal for the business entity to propose to the identified prospective customer, the proposed deal is specifically created and targeted by the business entity to the identified prospective customer and includes **at least one of** a loan (loan, mortgage), a lease, an equity stake, and a common equity (See The Telemarketing Module, column 19, lines 38-57, column 13, lines 27-67, column 11 lines 7-28 and figure 9, where the operator logs in to the system and communication between the operator and client takes place. In the virtual agent module, the system analyzes client information and determines the best packages to sell to the client. The client is then offered the resulting package of this analysis. The proposed deal can be a loan.);
- creating within the business profile (pre-defined database structure) (see at least column 8, lines 49-63) at least one of a web page and a portal customized (column 8, lines 1-3, where the internet may be utilized with the invention, which would include web pages and/or portals) for attracting the identified prospective customer to the proposed deal (See The Virtual Agent Module, column 10, lines 42-55 where the module analyzes the client information and selects the product most suited to the client per the client record information.), wherein the at least one customized web page and portal includes a link to the proposed deal specifically created and targeted to the identified prospective customer, and wherein the at least one customized web page and portal is stored within the database (See column 14 lines 10-47, column 18 lines 1-7, and Figure 2, where the

Virtual Agent Module interacts with the Database Module which contains the client records and the various internet based interactions as noted in column 8, lines 1-3. Presentation to customers can be in various forms, including email and internet applications. This is the same as a web page, since email and internet applications can be created as web pages. These emails and internet applications can include a method to enable a customer to respond. The specific example disclosed is a response email, which is the same as enabling a link that enables response communication.);

- offering the at least one proposed deal to the identified prospective customer by displaying on the client system for the prospective customer (the output can be displayed, for visual inspection by the system user, client, etc.) (see at least column 14, lines 49-57) the at least one of the web page and portal customized for attracting the prospective customer to the at least one proposed deal proposed deal proposed by the business entity (See The Telemarketing Module, column 19, lines 38-57, column 13, lines 27-67 and figure 9, where the operator logs in to the system and communication between the operator and client takes place. In the virtual agent module, the system analyzes client information and determines the best packages to sell to the client. The client is then offered the resulting package of this analysis.);

- designating the prospective customer that selected the at least one proposed deal as the customer of the business entity within the server system (Column 13, lines 2-11, where the client record is analyzed and the specific client need is determined. If there is a product to be offered to the client based upon the need, the client would inherently be considered a customer.), the deal representing a financial transaction between the customer and the business entity (See column 9, lines 43-49 and Figure 9, where the Product Decision of plans would be equivalent to a deal as it performs an identical function in substantially the same manner with substantially the same results.), the deal library representing a portion of the database for storing documents created as part of the financial transaction (The deal library would be equivalent to the database of plans that are used for selection purposes, see column 9, lines 50-59).

Libman further teaches "prompting an authorized user associated with the business entity to create a deal and a deal library (client database) at the server system after the prospective customer has selected the proposed deal, wherein the deal library for the deal includes an organizational structure (primary and secondary compensation, legal issues, demographic information pertaining to the client) for storing information therein that is automatically created based on the type of deal selected by the customer (factors selected by the system user and incorporated into the Virtual Agent), and includes at least one default template automatically stored therein that is based upon the type of deal" (See column 9, lines 40-67, column 12, lines 18-38, column 19, lines 35-57, and Figure 9 where based upon the client record information, various products are offered as choice 1 or choice 2. The virtual agent module enables the analysis of client information in order to determine products to sale to clients. The virtual agent is a permissioned user. Furthermore, the virtual agent is given a list of products that the agent can use in analysis the best deal to propose to the client. The products that the agent has to choose from are the same as a deal library).

Libman, however, fails to explicitly teach "prompting the administrator to create a structure of divisions and subdivisions for the business profile, wherein each division and subdivision has a different authority level within the business entity" and "wherein each division and sub-division of the business profile is able to access information in the deal library based on the authority level of the division and sub-division, and wherein the at least one default template is unique to each division and sub-division". Fredell, in an analogous art, teaches "prompting the administrator to create a structure of divisions and subdivisions for the business profile, wherein each division and subdivision has a different authority level within the business entity" (Fredell et al.: col. 4, lines 13-31 and col. 5, lines 58-67; Fredell et al. teach project managers may perform all of the interactions performed by other project participants, but they may also work in conjunction with the Network Service Provider administrator on project startup to allocate initial tasks and leverage historical information that the Network Service Provider may have archived from previously performed similar projects. The administrator can create several divisions or groups, such as legal counsel team, financial advisors, and other advisors.) and "wherein each division and sub-division of the business profile is able to access information in the deal library based on the authority level of the division and sub-division, and wherein the at least one default template is unique to each division and sub-division" (Fredell et al.: col. 4, lines 13-31, col. 5 lines 35-47, col. 5, lines 58-67, and col. 6, lines 21-26, Fredell et al. teach project managers may perform all of the interactions performed by other project participants, but they may also work in conjunction with the Network Service Provider administrator on project startup to allocate initial tasks and leverage historical information that the Network Service. The administrator can create several divisions or groups, such as legal counsel team, financial advisors, and other advisors. Fredell further teaches the person posting the document generally decides who gets access to that document and may add or change indexing information for the document. After the person posting the document has indicated who should receive access, the document will be instantly available to authorized project participant.).

Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of performing these steps is that it enables a business to further its sales objectives by managing personnel and thus preparing the appropriate information for customers. It would have been obvious, at the time of the invention, to combine these steps taught by Fredell to Libman in order to enable a business to further sales by managing personnel and thus preparing the appropriate information for its customers, which is a goal of Libman (see column 3, lines 32-55).

Libman also does not explicitly teach assigning members, granting permissions, assigning tasks and milestones and tracking task status. Fredell teaches that it is known to "assign members to a deal team for the deal between the business entity and the customer, the deal team member include users associated with the business entity who will perform tasks for completing the deal" (Fredell col. 4, lines 32-59 and col. 15, lines 15-40, Fredell et al. teach suitable projects involve financial or M&A transactions. The Acquisition Trustee System allows individuals to be grouped into multiple work teams and provides an on-line directory of project participants including standard demographics, their position on the team as a project manager or basic contributors, and their access to different systems areas. The Examiner interprets the participants are assigned.), "assign the customer to the deal team and granting permissions to the customer for accessing specific documents stored in the deal library" (Fredell col. 4, lines 32-59, col. 7, lines 47-51 and col. 15, lines 15-40, Fredell et al. teach suitable projects involve financial or M&A transactions. The Acquisition Trustee System allows individuals to be grouped into multiple work teams and provides an on-line directory of project participants including standard demographics, their position on the team as a project manager or basic contributors, and their access to different systems areas. The viewer prompts the user to input one or more passwords or identifications which is recognized by either an authorized editor module or an authorized reader module in order to access information on a database. The Examiner interprets the participants are assigned to include the customer); "assigning at the server system tasks and

milestones to be performed by the deal team members for completing the deal" (Fredell col. 15, lines 15-46, Fredell et al. teach the Acquisition Trustee System provides the ability for a project manager to create, assign, and reassign tasks to project participants); "notifying the deal team members of the assigned tasks to be performed and milestones" (Fredell col. 15, lines 15-67, Fredell et al. teach the Acquisition Trustee System provides the capability for a user to see a list of their tasks with the task description, status, and due date and provides notification that let people know when tasks are about to become overdue); "tracking each task and milestone for completing the deal and enabling the customer to monitor the progress of the deal by displaying on the client system a status of the deal (col. 15, lines 15-67, Fredell et al. teach the Acquisition Trustee System provides a project status overview that gives a user a snapshot of the project as it applies to them and their role in the process; provides the capability for a user to see a list of their tasks with the task description, status, and due date; and provides the project manager with an interface that allows them to see all of the tasks and current task status.). Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of performing these steps is that it enables a business to further its sales objectives by managing and preparing the appropriate information for customers. It would have been obvious, at the time of the invention, to combine these steps taught by Fredell to Libman in order to enable a business to further sales by managing and preparing the appropriate information for its customers, which is a goal of Libman (see column 3, lines 32-55).

As per claims 2, 17, and 32, Libman does not explicitly teach the step of setting authority levels. Fredell teaches that it is known to prompt an administrator to establish user accounts with authority levels of at least one of user, manager and administrator (Fredell et al.: col. 5 lines 35-47 and col. 6, lines 21-26, Fredell et al. teach the person posting the document generally decides who gets access to that document and may add or change indexing information for the document. After the person posting the document has indicated who should receive access, the document will be instantly available to authorized project participant.). Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of setting authority levels is that it enables an additional layer of security. It would have been obvious, at the time of the invention, to one of ordinary skill in the art to combine the step of "prompting an administrator to establish user accounts with authority levels of at least one of user, manager, and administrator" taught by Fredell to Libman in order to add an additional layer of security thereby increasing the security of the application, which is a goal of Fredell (see Fredell column 1 lines 55-62).

As per claims 5, 20, 34-35, 49, 62, 65, and 68, Libman does not explicitly teach various pages on the personalized web page. Fredell teaches that the step of displaying on the client system a personalized web page including at least one of an originator page, a prospect page, an intermediary page and a customer page, the personalized web page is created by the business entity and is personalized for the identified prospective customer (Fredell et al.: col. 4., lines 63-67 and col. 5, lines 22-34, Fredell et al. teach a network service provider provides a central node for each virtual network in a collection of virtual networks corresponding to a plurality of different projects or transactions. The system provides a fully provisioned, turnkey service for users, e.g., financial firms, accounting firms, investment firms or other underwriting institutions. Once the financial or other underwriting institution has established an account with the service provider, documents in electronic form can be uploaded to the secure site maintained by the service provider. The Examiner interprets this process to be the establishment of the originator

page.). Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of this step is that it increases a user's ability to manage tasks. It would have been obvious, at the time of the invention, to combine the step of "accessing the server system by the prospective customer by displaying on the client system a personalized web page including at least one of an originator page, a prospect page, an intermediary page and a customer page, the personalized web page is created by the business entity and is personalized for the identified prospective customer" taught by Fredell to Libman in order to increase a user's ability to manage tasks, which is a goal of Fredell (see column 3 lines 10-28).

As per claims 6, 21 and 36, Libman does not explicitly teach creating a work group. Fredell teaches that it is known to display on the client system a personalized portal that prompts the prospective customer to create at least one of a work group, a my profile and a user profile (Fredell et al.: col. 5, lines 48-52, Fredell et al. teach the network service provider provides a secure virtual network (or "intranet") for the entities that support the secure electronic dissemination of confidential information documents, memoranda and related information and associated communications. The Examiner interprets the process to be establishing a work group.). Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of this feature is that it increases a user's ability to manage tasks and manage organization. It would have been obvious, at the time of the invention, to combine the feature of "accessing the server system by the prospective customer by displaying on the client system a personalized portal that prompts the prospective customer to create at least one of a work group, a my profile and a user profile" taught by Fredell to Libman in order to increase a user's ability to manage tasks, which is a goal of Fredell (see column 3 lines 10-28).

As per claims 7, 22 and 37, Libman does not explicitly teach a deal summary, timeline, menu or workspace. Fredell teaches that it is known to prompt an administrator to create at least one of a deal summary, a deal timeline, a deal menu, a deal workspace, a deal discussions area, a deal library and a deal profile (Fredell et al.: col. 3, lines 11-28, Fredell et al. teach an interface screen is configurable to identify a plurality of project tasks. The interface screen includes a data field for defining a respective time window over which each of said tasks is to be performed by at least one project participant. The Examiner interprets the time window to be a deal timeline.). Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of this step is that it increases a user's ability to manage tasks and manage organization.

It would have been obvious, at the time of the invention, to one of ordinary skill in the art to combine the step of "prompting an administrator to create at least one of a deal summary, a deal timeline, a deal menu, a deal workspace, a deal discussions area, a deal library, and a deal profile" taught by Fredell to Libman in order to increase an administrator's ability to manage tasks and manage organization, which is a goal of Fredell (see column 3 lines 10-28).

As per claims 8 and 23, Libman does not explicitly teach channels. Fredell teaches that it is known to create a briefing page, including channels for both users associated with the business entity and users not associated with the business entity. (Fredell et al.: col. 4, lines 32-41, and col. 5, lines 48-52, Fredell et al. teach the process can be used for many types of communications between different parties that are associated for a temporary transaction or project, but as competitors or for other reasons, are not suitable for a permanent communications network (LAN or WAN) as might be used for a single government agency or single corporation. The network service provider provides a secure virtual network (or "intranet") for the entities that support the secure electronic dissemination of confidential information documents, memoranda and related information and associated communications).

Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of this step is that it increases a user's ability to manage tasks and manage organization. It would have been obvious, at the time of the invention, to one of ordinary skill in the art to combine the step of "creating a briefing page, including channels for both users associated with the business entity and users not associated with the business entity" taught by Fredell to Libman in order to increase a user's ability to manage tasks and manage organization, which is a goal of Fredell (see column 3 lines 10-28).

As per claim 9, Libman does not explicitly teach a deal library. Fredell teaches that it is known to prompt an administrator to create a deal further comprises the step of building a library for the deal. (Fredell et al.: col. 3, lines 11-28, Fredell et al. teach storing project-related information including project documentation in a database). Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of this step is that it increases a user's ability to manage tasks and manage organization. It would have been obvious, at the time of the invention, to one of ordinary skill in the art to combine the step of "building a library for the deal" taught by Fredell to Libman in order to increase an administrator's ability to manage tasks and manage organization, which is a goal of Fredell (see column 3 lines 10-28).

As per claims 10 and 25, Libman does not explicitly teach notifying members of status. Fredell teaches that it is known to notify the deal team members further comprises the step of providing a deal status to deal team members (Fredell et al.: col. 2, lines 54-57, and col. 15, lines 18-20, Fredell et al. teach a method and system for securely communicating and managing project information among multiple project participants. The system provides a project status that gives a user a snapshot of the project as it applies to them and their role in the process). Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of this step is that it increases a user's ability to manage tasks and manage organization. It would have been obvious, at the time of the invention, to one of ordinary skill in the art to combine the step of "providing a deal status to deal members" taught by Fredell to Libman in order to increase a user's ability to manage tasks and manage organization, which is a goal of Fredell (see column 3 lines 10-28).

As per claims 11, 26, and 39, Libman does not explicitly teach prompting for feedback. Fredell teaches that it is known to notify the deal team members further comprises the step of prompting a user for feedback (Fredell et al.: col. 15, lines 29-36, Fredell et al. teach a shared discussion forum where project participants can raise and respond to project issues.). Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of this step is that it facilitates the communication between team members. It would have been obvious, at the time of the invention, to one of ordinary skill in the art to combine the step of "prompting a user for feedback" taught by Fredell to Libman in order to facilitate communication amongst team members, which is a goal of Fredell (see column 2 lines 30-51).

As per claims 12, 27-28, and 40-41, Libman does not explicitly teach profile searching. Fredell teaches that it is known to notify the deal team members further comprises the step of providing capability for at least one of a search of profiles of deal team members, a search across all businesses and a deal search, search results in a format specified by the user. (Fredell et al.: col. 3, lines 29-48, and col. 15, lines 37-41, Fredell et al. teach an on-line directory of project participants including standard demographics, their position on the team as a project manager or basic contributor, and their access to different systems areas, such as scanned documents, but not task administration. The interface screen is configurable to identify a plurality of project tasks). Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of this step is that it increases a user's ability to manage tasks and manage organization in order to promote a sale. It would have been obvious, at the time of the invention, to one of ordinary skill in the art to combine the step of "providing capability for at least one of a search profiles of a deal team members, a search across all businesses and a deal search, search results in a format specified by the user" taught by Fredell to Libman in order to increase a user's ability to manage tasks and manage organization, which is a goal of Fredell (see column 3 lines 10-28).

As per claims 13, 29, and 38, Libman does not explicitly teach prompting to create or modify a template. Fredell teaches that it is known to notify the deal team members further comprises the step of prompting a user to create or modify at least one of task templates for the deal and library templates for the deal. (Fredell et al.: col. 15, lines 44-48, Fredell et al. teach the ability for a project manager to create, assign, and reassign tasks to project participants, and a repository of standard task templates grouped by industry and by function). Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of this step is that it increases a user's ability to manage tasks and manage organization by standardizing the documentation used by team members.

It would have been obvious, at the time of the invention, to one of ordinary skill in the art to combine the step of “prompting a user to create or modify at least one of task templates for the deal and library templates for the deal” taught by Fredell to Libman in order to increase a user’s ability to manage tasks and manage organization, which is a goal of Fredell (see column 3 lines 10-28).

As per claim 14, Libman does not explicitly teach creating a customer company profile. Fredell teaches that it is known to prompt a user to create a deal further comprises the step of prompting an administrator to create a customer company profile. (Fredell et al.: col. 3, lines 11-28, col. 4, lines 32-41, and col. 5, lines 48-52, Fredell et al. teach the method allows for storing project-related information including documentation in a database. The process can be used for many types of communications between different parties that are associated for a temporary transaction or project, but as competitors or for other reasons, are not suitable for a permanent communications network (LAN or WAN) as might be used for a single government agency or single corporation. The network service provider provides a secure virtual network (or “intranet”) for the entities that support the secure electronic dissemination of confidential information documents, memoranda and related information and associated communications). Fredell is an analogous art as it also teaches managing information with respect to managing and marketing new projects. Therefore it would have been obvious to one of ordinary skill in the art at the time of the invention to modify the management system of Libman with the company profile feature of Fredell to provide a more personalized and user-friendly system for managing the information.

As per claims 15 and 30, Libman does not explicitly teach an index used to track uploaded and downloaded files. Fredell teaches that it is known to prompt a user associated with the business entity to create or modify an index card used to track information regarding files uploaded and downloaded from a library of files stored within the database and assigned to the deal. (Fredell et al.: col. 11, lines 35-38 and col. 16, lines 5-7, Fredell et al. teach the system provides tracking of each document to allow the participants to see who has had access to the messages and documents and who has modified or edited any of the documents. As documents are revised, the system allows document revisions to be stored, e.g., provide an audit trail that track changes to task, documents, and issues). Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of this step is that it increases a user's ability to manage tasks and manage organization by enabling a user to see the history of files. It would have been obvious, at the time of the invention, to one of ordinary skill in the art to combine the step of "prompting a user associated with the business entity to create or modify an index card used to track information regarding files uploaded and downloaded from a library of files stored within the database and assigned to the deal" taught by Fredell to Libman in order to increase a user's ability to manage tasks and manage organization, which is a goal of Fredell (see column 3 lines 10-28).

As per claim 24, Libman does not explicitly teach assigning tasks for members. Fredell teaches that it is known to assign tasks for members of the deal team. (Fredell et al., col. 15, lines 44-45, and col. 16, lines 28-30, Fredell et al. teach the ability for a project manager to create, assign, and reassign tasks to project participants. When implemented on a computer, the computer program code segments configure the computer to create specific logic circuits or processing modules). Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of performing these steps is that it enables a business to further its sales objectives by

managing and preparing the appropriate information for customers. It would have been obvious, at the time of the invention, to combine these steps taught by Fredell to Libman in order to enable a business to further sales by managing and preparing the appropriate information for its customers, which is a goal of Libman (see column 3, lines 32-55).

As per claim 42, this is a combination of claims 13 and 15 and has already been addressed.

As per claim 51, this is a combination of claims 13 and 16 and has already been addressed.

As per claim 69, Libman does not explicitly teach selectable links. Fredell teaches that it is known to display a selectable link to at least one of a message center, a company tools and tours screen, a case studies screen, a spotlight feature screen and a resources screen. (see Fredell et al column 6, lines 60-67 and column 11, lines 39-46, where there are “clickable hyperlinks (110)” that provide access to on-line documents) Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of providing selectable links is that it further facilitates communication. It would have been obvious, at the time of the invention, to one of ordinary skill in the art to combine the feature of “a selectable link to at least one of a message center, a company tools and tours screen, a case studies screen, a spotlight feature screen and a resources screen” taught by Fredell to Libman in order to facilitate communication, which is a goal of Fredell (see column 2 lines 30-52).

As per claim 70, Libman does not explicitly teach tracking the web pages. Fredell teaches that it is known that a home page activity report page indicates which prospective customers are accessing the prospect web pages, how often the page is accessed, and which tools are being accessed. (Fredell et al.: col. 6, lines 6-26, col. 11, lines 35-38 and col. 15, line 15 to col. 16, line 7, Fredell et al. teach the person posting the documents generally decides who gets access to that document and may add or change indexing information for the document. After the person posting the document has indicated who should receive access, the document will be instantly available to any authorized project participants. The Acquisition Trustee system provides a project status overview that gives a user a snapshot of the project as it applies to them and their role in the process. Project managers with an interface are allowed to see all of the tasks and current task status. The system provides tracking of each document to allow the participants to see who has had access to the messages and documents and who has modified or edited any of the documents. As documents are revised, the system allows document revisions to be stored, e.g., provide an audit trail that a track changes to task, documents, and issues. Whereby the tracking would determine which prospective customers are accessing the prospect web pages, how often the page is accessed, and which tools are being accessed). Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of this feature is that it further facilitates communication. It would have been obvious, at the time of the invention, to one of ordinary skill in the art to combine the feature to “generate a home page activity report page indicating which prospective customers are accessing the prospect web pages, how often the page is accessed, and which tools are being accessed” taught by Fredell to Libman in order to facilitate communication, which is a goal of Fredell (see column 2 lines 30-52).

As per claims 75-78, Libman does not explicitly teach storing documents and assigning permissions. Fredell teaches that it is known to store documents associated with the deal in a library within the database specifically assigned to the deal (Fredell et al.: col. 6, lines 6-26 and col. 7, lines 56-58, Fredell et al. teach a network service provider administrator or project participant using the system interacts with the system to load documents into a database as self-contained document files. A storing step allows the storing of project related information for each of the plurality of distinct projects in a database); and enable a user associated with the business entity to grant permissions to the customer for accessing specific documents stored within the deal library such that the customer can monitor the progress. (Fredell et al.: col. 6, lines 6-26, col. 11, lines 35-38 and col. 15, line 15 to col. 16, line 7, Fredell et al. teach the person posting the documents generally decides who gets access to that document and may add or change indexing information for the document. After the person posting the document has indicated who should receive access, the document will be instantly available to any authorized project participants. The Acquisition Trustee system provides a project status overview that gives a user a snapshot of the project as it applies to them and their role in the process. Project managers with an interface are allowed to see all of the tasks and current task status. The system provides tracking of each document to allow the participants to see who has had access to the messages and documents and who has modified or edited any of the documents. As documents are revised, the system allows document revisions to be stored, e.g., provide an audit trail that a track changes to task, documents, and issues). Libman and Fredell teach analogous arts as both disclosures teach the managing of tasks (see Libman column 2, lines 38-45 and Fredell column 3 lines 29-48). The advantage of performing these steps is that it enables a business to further its sales objectives by managing and preparing the appropriate information for customers. It would have been obvious, at the time of the invention, to combine these steps taught by Fredell to Libman in order to enable a business to further sales by managing and preparing the appropriate information for its customers, which is a goal of Libman (see column 3, lines 32-55).

As per claims 79-84, Libman teaches “updating the at least one of the web page and portal associated with the customer based on information stored in the database and obtained from completing a prior deal for the customer” (see column 10 lines 28-48 and column 20 lines 10-28; where customer information is updated on a regular basis. The virtual agent uses the updated customer profiles when analyzing which products and packages to offer to the customer.).

Examiner’s Note:

The invention, as disclosed in the instant application, is directed to a system and method for offering and managing at least one deal process between a business entity and a customer.

The instant application may disclose patentable subject matter however not all of the disclosed potentially patentable subject matter is recited in the claims. An interview with the examiner may be productive.

Conclusion

19. The following prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

- Lynch et al. (U.S. 6,901,384) discloses a system and method for automated process of deal structuring.
- Cook (U.S. Pub. No. 2006/0064340) discloses a system and method for generating, capturing, and managing customer lead information over a computer network including web-based administration.
- Fuselier et al. (U.S. 6,920,495) discloses a method and system for facilitating web-based information exchange via a centralized web structure.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to THOMAS MANSFIELD whose telephone number is (571)270-1904. The examiner can normally be reached on Monday-Thursday 8:30 am-6 pm, alt. Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Bradley Bayat can be reached on 571-272-6704. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/T. M./
Examiner, Art Unit 3624

5 November 2008
Thomas Mansfield

/Bradley B Bayat/

Supervisory Patent Examiner, Art Unit 3624